Appl.No. 09/765,751   APP 1277
Amdt. Dated 10/14/2004
Reply to Office Action of 09/03/2004

Listing Of Claims

Claims 1-27 (canceled)

Claim 28 (omitted in error due to improper numbering)

Claims 29-34 (canceled)

Claim 35 (currently amended) A method for verifying the security of an electronic transaction between a vendor providing a purchased item or service and a purchaser from that vendor to authenticate the transaction amount and the identity of the vendor, said method comprising the steps of:

the purchaser obtaining from the vendor transaction information identifying the transaction including the purchase amount;

at the purchaser, electronically performing a message authentication code function on the transaction information and purchaser identification information including a secret key of the purchaser's to obtain secure information regarding the transaction and the purchaser;

providing the purchaser identification information and the secure information to the vendor;

the vendor transmitting the vendor transaction information, the purchaser identification information, and the secure information to a verifier;

the verifier using the purchaser's secret key to perform the same message authentication code function on the purchaser identification and the transaction information received from the vendor to determine whether the result of the verifier message authentication code function is the same as the secure information provided to the verifier by the vendor; and

if the result is the same, verifying the security of the electronic transaction ; and

wherein the secure information is obtained by the step of performing a message authentication code function on at least some of the transaction information and purchaser information including a secret key of the purchaser's and the secure information is provided to the vendor as at least a part of a credit card number.

Claims 36-37 (canceled)

Claim 38 (currently amended) ~~The~~ A method ~~of claim 35~~ for verifying the security of an electronic transaction between a vendor providing a purchased item or service and a purchaser from that vendor to authenticate the transaction amount and the identity of the vendor, said method comprising the steps of:

the purchaser obtaining from the vendor transaction information identifying the transaction including the purchase amount;

at the purchaser, electronically performing a message authentication code function on the transaction information and purchaser identification information including a secret key of the purchaser's to obtain secure information regarding the transaction and the purchaser;

providing the purchaser identification information and the secure information to the vendor;

the vendor transmitting the vendor transaction information, the purchaser identification information, and the secure information to verifier;

the verifier using the purchaser secret key to perform the same message authentication code function on the purchaser identification and the transaction information received from the vendor to determine whether the result of the verifier message authentication code function is the same as the secure information provided to the verifier by the vendor; and

if the result is the same verifying the security of the electronic transaction;

the method further comprising the step of adding a counter value to the transaction information prior to electronically performing the message authentication code function at the purchaser so that multiple purchases of the same item, from the same vendor, at the same purchase price, on the same day may be separately validated.